

LIST OF ACRONYMS

BPLR	-	Benchmark Prime Lending Rate
CASA	-	Current Account and Savings Account Deposits
CDs	-	Certificates of Deposit
CDI	-	Brazil's Overnight Inter-Bank Lending Rate
CPs	-	Commercial Papers
CRR	-	Cash Reserve Ratio
CoF	-	Cost of Funds
DRI	-	Differential Rate of Interest
FCNR(B)	-	Foreign Currency Non-Resident (Banks)
G-Sec	-	Government Securities
IBA	-	Indian Banks' Association
JIBAR	-	Johannesburg Inter-bank Agreed Rate
LAF	-	Liquidity Adjustment Facility
MFI	-	Micro-Finance Institutions
MSS	-	Market Stabilisation Scheme
NDTL	-	Net Demand and Time Liabilities
NIM	-	Net Interest Margin
NR(E)RA	-	Non-Resident (External) Rupee Account
OLS	-	Ordinary Least Squares
PLR	-	Prime Lending Rate
PTLR	-	Prime Term Lending Rate
PSBs	-	Public Sector Banks
PSUs	-	Public Sector Undertakings
RoA	-	Return on Advances
RRBs	-	Regional Rural Banks
SBI	-	State Bank of India
SCBs	-	Scheduled Commercial Banks
SHGs	-	Self-Help Groups
SME	-	Small and Medium Enterprises
TPLR	-	Tenor- Linked Prime Lending Rate
TSLs	-	Two Stage Least Squares
WIBOR	-	Warsaw Inter-bank Lending Rate
WSS	-	Weekly Statistical Supplement